

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
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Michael G. BRADLEY et al.)	Group Art Unit: 3629
)	
Application No.: 10/679,516)	Examiner: Naresh Vig
)	
Filed: October 7, 2003)	
)	
For: SYSTEMS AND METHODS FOR)	Confirmation No.: 8424
RETROSPECTIVE HOME VALUE)	
SCORING)	

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Applicants thank the Examiner for the Notice of Allowability mailed on December 18, 2009. Without withdrawing the allowed claims from issue, Applicants submit these comments for the record.

In the Statement of Reasons for Allowance, the Examiner made assertions and characterizations about the allowed claims and the art of record. Although Applicants agree with the Examiner's ultimate conclusions that the claims are patentable, Applicants do not necessarily agree with the Examiner's assertions and characterizations.

Specifically, the Examiner characterized certain recitations of the claims (Reasons for Allowance at page 6). Applicants respectfully submit that each of the

allowed claims is patentable based on the subject matter defined by the claim language and the combination of recitations within the claims. Therefore, Applicants decline to subscribe to any assertions or characterizations regarding the allowed claims or the art of record contained in the Notice of Allowance and the accompanying Reasons for Allowance.

Should the Examiner disagree with Applicants' comments on the Reasons for Allowance, the Examiner is invited to contact the undersigned to resolve such disagreement.

If there is any fee due in connection with the filing of these Comments, please charge the fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: March 12, 2010

By: 

Steven D. Thomas, Jr.
Reg. No. 64,421